

The Standard Echo

The County Paper.

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BAY ST. LOUIS, MISS., FRIDAY, DECEMBER 7, 1928

THIRTY-SEVENTH YEAR, NO. 49.

BANKS DISTRIBUTE GOOD SUMS FROM CHRISTMAS SAVINGS CLUB ACCOUNTS

Hancock County Bank, Bay, Pass, Long Beach Send Checks for \$40,000.

Hancock County Bank at the three banks, Bay St. Louis, Pass Christian and Long Beach, will put into the mails Thursday, December 6, over 1200 checks totaling approximately \$40,000, this valuable sum representing the various Christmas Saving Club accounts which over a thousand depositors have accumulated by weekly deposits in the three banks.

The bank forces in each bank have been much occupied for some days past completing the arduous duty incumbent upon them in figuring out each account, writing the check and getting it ready for its owner. This work was completed a few days before the date set for mailing the checks.

The type of accounts used by the Hancock County Bank in the savings clubs included all the different classes, the weekly deposit being an unvarying amount, the weekly deposit increasing or decreasing according to the type chosen by the individual, thus the accounts were fitted to please and serve each individual who desired to use the service of the bank in accumulating a stated sum.

This is the fifth year in which the Savings Clubs have been conducted by the Hancock County Bank and has proved more popular than ever before. Bank officials announced that as soon as checks are out of the bank, they will be ready to open and receive accounts for next year.

Among the uses to which these thrifty accumulated accounts will be placed by the owners are probably taxes, gifts to members of the family, insurance for home and life, additions to the home furnishings for the home, and hundreds of other uses, but of all the purposes to which the money can be put, each account in its way will represent the exchange of currency and trading usage and such will be a benefit to the country and city in which the accounts have been made.

POSTAL TELEGRAPH MESSAGES FOR THE CHRISTMAS HOLIDAYS

Mrs. G. Y. Blaize, Resident Manager, Gives Valuable and Timely Suggestions

Telegrams may be sent direct from the home or office telephone or subscribers in Bay St. Louis, Miss., and charged for such service included in the monthly telephone bill, according to an announcement made by Mrs. G. Y. Blaize, manager of the Postal Telegraph company here.

This service is expected to save considerable time to those taking advantage of it and will greatly facilitate the matter of sending telegrams. It was recently inaugurated and immediately proved successful.

Persons making use of the service merely have to ask the telephone operator for "Postal Telegraph." A trained clerk will then take the message and dispatch it immediately.

Mrs. Blaize explained that telegrams play a definite part in the social and business world. The old-time dread of telegrams as messages containing sad news is disappearing from the public mind, she said, and telegrams are now as much a part of daily routine as sending letters by talking on the telephone. In addition the public has widely adopted the practice of sending telegrams on holidays, birthday or other happy occasions and within the last five years this has become a fixed habit.

MERCHANTS BANK TO HAVE ANNUAL XMAS TREE SATURDAY, 22

Will Cash Christmas Checks With Brand New Currency — Checks Issued

Announcement is made by the Merchants Bank & Trust Company that the annual Christmas tree entertainment at the bank will take place on Saturday, December 22nd, and the public is invited to call and have a gift for every caller. In addition this tree celebration will also observe the observance of the bank's twenty-fifth anniversary and sufficient novelties will be given away.

Cheques for Christmas savings we mailed out Thursday evening and will be cashed today (Friday) and the days to follow with brand new currency. "Everybody rather than buy new carpet, hills, especially around the holidays, as strange as it may seem," said George R. Rea, president of the bank, "and we have a large number of people in such money."

Christmas trees will be the decorations of the holidays

LOCAL RESIDENT SEES IMPORTANCE OF FOREIGN LANGUAGE

Necessary to Master Business Language from Central and South America

Approximately \$30,000 will be received in checks of small and large denominations by the people of Bay St. Louis and Hancock County during this week from the Merchants Bank and Trust Company, as the more than \$80 accounts from the Christmas Savings Funds will be found in the mails. These hundreds of checks, signed, addressed, and stamped were placed in the mail this week and are being found in the various post boxes, each telling a story of thrift and preparedness.

The accounts opened last year by hundreds of depositors from all parts of the county ranged in size from one cent to twenty dollars a week, according to the plans of the depositor. This bank uses the so called X type of club which means that club members may deposit any amount desired, a different amount being deposited from week to week at the will of those interested.

The bank officials announce that as soon as the present year's checks are out that the bank will be ready to open new accounts and believe that prospects for the coming year will be even greater in number than this year which has been the best of many years in which the clubs have been maintained at the banks.

Weekly during the year each Monday found the many depositors in the clubs calling at the bank to make their deposits in their club accounts as this is the day of the week set especially for handling these accounts and the books are figured out to fall due each Monday.

From the checks that have gone out to the depositors many and sundry plans will be brought to realization. Some of the larger depositors state that they have carefully put away each week a certain amount so as to have an adequate sum with which to pay taxes. Others have saved especially to have money to purchase gifts at the Christmas season. Yet others are paying insurance with the money thus saved. Whatever the purpose of the saving this is certain that because of the thrift shown in these accounts a great sum of money will be put into circulation in Bay and county and will mean prosperity for many.

RED CROSS SECURES MEMBERS

A Total of 256 Members of Red Cross Were Enrolled During Roll Call

Jos. O. Mauffray, Hancock county Red Cross Roll Call chairman, has reported that a total of 256 members were secured during the annual Roll Call conducted from Armistice Day to Thanksgiving Day. One member made a donation of \$3, one of which was for his membership and the other two for local funds.

Mr. Mauffray explains that of the memberships secured by workers 50 cents for each member is sent to national headquarters for state and national work, the other 50 cents remaining in the local fund for county work. If a donation ranging from \$1 to \$25 is given by an individual of this sum only 50 cents is sent to the local treasury, the rest remaining in the county and will mean prosperity for many.

Mr. Mauffray has succeeded in convincing most of us of the importance of a permanent organization. A Committee was appointed to draft a Constitution which accordingly met two weeks later at Gulfport. The Committee prepared a Constitution after the model form suggested by the Mississippi Bankers Association. A general meeting was then called to meet at Ocean Springs, where officers were elected for ensuing year:

George R. Rea, president; E. C. Tonsmire, vice-president; A. S. Gorrenflo, secretary-treasurer.

Thus the first regional Clearing House south of Mason and Dixon line was formed.

Membership

The present membership comprises nearly one hundred per cent of the banks, including Bay St. Louis, Pass Christian, Long Beach, Gulfport, Biloxi, Ocean Springs, Pascagoula.

We have been thinking of incorporating but since the last legislature did not permit Clearing Houses to incorporate without capital, it will possibly not be done, especially since Attorneys Alexander, Alexander and Flowers think it unnecessary.

HON. BRYAN RUSSELL BACK HOME FROM LEGISLATIVE SESSION

Expresses Hope Good Roads Bill Will Pass—What It Will Mean For Hancock

Hon. A. Bryan Russell, Hancock's representative to the legislature, arrived home this week from Jackson, following the close of the special session and expressed much hope for the ultimate passage of the good road bill, in which the entire state is vitally interested.

Representative Russell said the governor is on the right track and expressed the hope and confidence that at the extra session, to be convened after the holidays, the House and Senate would get together with the Governor and pass the desired bill.

A million dollars for each county, he said, would mean much to Hancock. In addition to hard surfacing the highways and opening a new highway connecting with the end of the hard surfaced road at Lakeshore, on the beach front, and connecting with New Orleans and thus making the shortest possible route to the big city, there would be ample funds remaining to retire the present outstanding road bonds, under the burden of which we are now staggering. Besides, he continued, the tax on gasoline would no doubt be immediately reduced if not wiped away entirely.

Representative Russell is hopeful. He says the present extra session has not been in vain, but served to a purpose that will leave room for better understanding and getting at the foundations of things more intelligently and constructively.

He says it is right to be back home and is warmly welcomed.

Pleasant Supper.

The chicken-spaghetti supper given Wednesday night at the K. of C. hall by the Bay Review of Woman's Benefit Association, proved quite pleasant and was enjoyed by those participating. This supper was in the nature of a request as the supper given several weeks ago was so pleasant another was wanted.

Daughters Meet.

The regular meeting of St. Margaret's Daughters was held Wednesday afternoon at the convent with a number of visitors. A number of motions were transacted. The organization decided to hold an anniversary mass in a body in honor of Mrs. Tom Mount at the close of the first month after her death.

P. T. A. Will Meet.

The Central P. T. A. will meet Tues day afternoon, 3:30 o'clock at the school building and all members are asked to attend. The program will be on the subject of Compulsory Education. County superintendent of education Dr. L. L. Lewis and city schools superintendent Dr. Ingram will be the speakers at the interview.

G. R. REA IS SPEAKER AT BANK MEET

Delivers Address at Picayune on "Organization of County Clearing House"

Interesting and illuminating was the address of President George R. Rea, of the Merchants Bank and Trust Company, of this city, before the recent meeting held at Picayune of members of Group 8, Mississippi Bankers' Association.

"Take in our business," continued Mr. von Ehren, "we do a world of lithographing and printing in Spanish. We do not only design labels, cartoons for the exporters of these countries, etc., but we write the text, and it is necessary we possess knowledge of the language. This section in time will get the lion's share of the trade, much of which goes to Europe at present. What a splendid opportunity for our younger generation.

"And," he emphasized, "I would also stress the importance of learning the German language, for it, too, is of great importance. The Germans are coming to the fore-front of all educational lines in Central and particularly South America; they are going to command a bulk of big business and this country is going to get it—if we go forward as go-getters."

This is voiced a sentiment serving not only as a subject to be recommended but of importance as a caution. A hint to the wise student is sufficient.

BUY SEALS AND CARRY HAPPINESS

Tuberculosis Will Be Eliminated Through Health Training

"Since the Mississippi Bankers Association have a good committee on Clearing House Association, represented by G. M. McWilliams in this District, I will not attempt to assume any of its duties. Those who have been fortunate to hear Mr. McWilliams, enjoyed a very instructive talk. Therefore, I shall attempt to tell of the organization and workings of the Mississippi Coast Clearing House Association. I attended the Houston Convention of the American Bankers Association and had the privilege of listening to a very instructive program by the Clearing House Section and was completely sold on the importance of organizing a Clearing House with our Coast Counties.

"After some correspondence with several Coast Bankers, it was decided between us to meet to discuss the subject, so the meeting was called in Bay St. Louis and Mr. G. B. McWilliams of Hattiesburg invited to address the meeting and he succeeded in convincing most of us of the importance of a permanent organization. A Committee was appointed to draft a Constitution which accordingly met two weeks later at Gulfport. The Committee prepared a Constitution after the model form suggested by the Mississippi Bankers Association. A general meeting was then called to meet at Ocean Springs, where officers were elected for ensuing year:

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"If no one had sacrificed and served mankind with patient toil in the laboratories, clinics, hospitals, and schools, this dreaded disease would still be killing nearly 200 people out of every 10,000. Even as it is, tuberculosis remains a terrible scourge.

"Let us all join in adopting the slogan, "All for health—health for all," and make the meaning possible of Christ at this Christmas season, join our hands with those who fight disease and thus help by our deeds as well as by our prayers to make His Kingdom come."

"The tuberculosis associations of the country are asking you to put your faith and your money with theirs in an effort to stamp out this white plague, as Oliver Wendell Holmes called it. Shall we not in the spirit of Christ at this Christmas season, join our hands with those who fight disease and thus help by our deeds as well as by our prayers to make His Kingdom come?"

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The Sea Coast EchoECHO BLDG.
Thirty-Seven Years of Publication.

Chas. G. Moreau, Editor and Publisher.

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Bay St. Louis, Miss., under Act of March 3, 1879.**Political Announcements**For Chancellor—8th Judicial District
Election December 15, 1928.**WILLIAM ESTOPINAL**We are authorized to announce the candidacy of
HON. D. M. RUSSELL**CASH AND RELIGION.**

Trinity Church Corporation, of New York, in a deal "involving more than \$20,000,000" has purchased more real estate, which moves Arthur Brisbane to ask what the founder of Christianity, if living among slums and worried mothers, would do with \$20,000,000.

The question, an implied rebuke, interests all Christians, especially those whose incomes are larger than reasonable needs require. The modern rich man, however, hasn't time to figure this problem out, he is too busy acquiring cash, something that he worships quite as much as a religion.

WHY ONE FAMILY SUCCEEDED.

Ladies in Bay St. Louis who have purchased threads will recognize the name of "J. & P. Coats." This name has dominated the thread industry for more than one hundred years but its most notable growth has occurred in modern times in the face of increasing competition.

The Coats family of Paisley, Scotland, has been long-headed enough to make good thread, stick together and avoid family quarrels. Another thing, you do not find them at the big gambling resorts in Europe.

THE AUTO MAY KILL YOU YET.

If the present habits of people and automobiles continue one person out of each hundred in Bay St. Louis who reads this will die as the result of an automobile accident.

Maybe, the above sentence will make you realize how maybe, the above sentence will make you realize how you that all automobile fatalities should be rigorously investigated.

More than that, every automobile collision should be recorded and drivers should be examined, licensed, and when proper, prohibited from operating an automobile.

It doesn't take a financial genius to lose money in a business.

Collecting for charity is one way to get a lot of dirty looks.

Look out for catalogs. No town ever built itself out of catalogs.

One of the first rules for taking sun baths is to get on top of the tallest roof in town.

Thrilling statistics: It cost the people of the nation \$30,624,000 to brush their teeth last year.

We presume that Dr. Edwin E. Slosson's new "synthetic kingdom" includes the peroxide blondes.

Motto of some people: Never pay bills twice, and never pay anything any sooner than necessary.

All the idea some folks have about Thanksgiving is the grace they say before tackling the turkey.

Always distinguish between what this newspaper says and what it prints that is credited to somebody else.

Our extra slice of pie is awarded this week to the little girl who wants Santa Claus to bring her another doll.

There are, in the world, any number of people who expect to make a million dollars by writing an outstanding novel.

There have been many men who thought that there was easy money to be picked up by buying a few stocks during a boom.

The "shop early" slogan often fails because the buying public feels sure that there will be last minute price reductions.

There may be many items in this column that you do not like. Well, you can blame it on the Bolsheviks in Russia if you want to but we are the ones responsible.

By all means buy Christmas seals; also remember that there is a new Christmas stamp on sale this year, one designed to aid the fight against cancer.

If grown-ups had as much faith in religion as children have in Santa Claus they might be as pleasantly surprised by their gifts as the youngsters are.

One of these days the United States will have a President who can speak Spanish fluently. Ambitious young men, looking to the future, might study that language.

Jack Dempsey is said to be getting ready to fight again. He is not, we suppose, so much interested in the title as the half million that is held out to lure him into the square arena.

The late Payne Whitney left \$45,000,000 to charity and \$57,000,000 to his widow. Not a bad division, and exhibits again the interest rich men take in developing the less fortunate people of the country.

Prof. A. J. Todd, of Northwestern University, discovered that the suicide rate is four times as great among divorced persons as among married people. This indicates that divorce with these people is within them.

INDUSTRIES ASSURED THE COAST

The Sea Coast Echo observes with interest and pleasure the progress noted along the Coast including the projects which are under way and which will bring pay rolls to the Coast. Especially is Gulfport to be congratulated upon the two factories which have been secured recently through the concerted efforts of many of the business men and women. One of these factories will be a 20,000 spindle and spinning mill to be erected by the Walcott-Campbell Spinning Company of Utica, N. Y., which was secured by local citizens selling \$175,000 stock in the proposed mill. Officials of the company arrived in Gulfport this week to confer with the local committee which handled this project and it is believed that work on the mill will begin soon. A number of people residing in Bay St. Louis and Hancock county have stock in this project.

The second factory will be a pickle plant which the Widar Company which operates a pickle plant at Wiggins will erect in Gulfport. Largely through the efforts of the Young Men's Business Club the necessary 400 acres of cucumbers and adequate auxiliary crops such as dill and cauliflower were secured so that the company would build in Gulfport.

In each of the two coming factories large pay rolls are expected to go to the citizenry. Further, the construction of the buildings will result in good pay rolls.

In Biloxi there is at present under construction a fine addition to the White House and it is giving work to a large crew of workmen.

The oyster and shrimp factories of the Coast section are running with good forces and adequate work for those who live by this industry is guaranteeing a continued prosperity for many, this made possible by the action of the United States supreme court in rescinding the injunction against fishing in Louisiana waters.

Public works always mean a pay roll in the community where the work is under way. This is true in Bay St. Louis and Hancock county where the erection this year of the seawall and the highway along the road has given a great many work and assured to a number of families an adequate living.

During the coming year a variety of projects will come to a focus and each will mean more money for the Coast area.

The developments in land back from the Coast with their attendant county building are beginning to mean much to this section, each colonization representing new families here from other sections and more products raised.

Long Beach has been for several years particularly interested in truck farming and good pay rolls are realized by the farmers. This trucking as an industry is spreading northward along the G. & S. I. railroad until hundreds of acres are being planted by farmers and marketed cooperatively. Hancock county is rapidly coming into its own in this truck growing and yearly more farmers are raising produce to sell in nearby markets.

It would seem that with the expanding industries of the Coast section that a consequent development and growth are assured.

POOR BOY BECOMES A LEADER.

Thomas Fortune Ryan, whose middle name seemed to have been well chosen, is dead after a remarkable life in the financial development of the United States. His career is an example of the possibilities that are offered to the poor, uneducated boys in this country.

Born on October 17, 1851, in Virginia, he was orphaned at the age of five. The small family farm had been devastated by the war and after a few years in school, he went to work as a clerk in a Baltimore dry goods house. Reaching New York early in life, he became a great power in banking, insurance, railroads and municipal transit. One of his ventures included the development of a diamond mine in the Congo Free State. He organized the American Tobacco Company.

One of the strange facts about Mr. Ryan was the fact that he was a staunch Democrat all his life and a liberal contributor to the party whenever his aid was permitted. A multi millionaire Democrat is a rare bird!

Mr. Ryan often attributed his success in life to a seemingly small experience. Seeking a job he was told to make a copy of a letter in a letter press. He had never seen one before but made a try at it. A man in the office, seeing his trouble, assisted him and the copy was so good that he got the job. It is interesting to relate that until his kind assistant died in 1905, he was provided for by Mr. Ryan.

ADVERTISE SOMEHOW.

The annual slogan "Shop Early" is beginning to resound throughout the land. Clever appeals to the buying public are already beginning to appear. The retail merchant anxious to dispose of his share of Bay St. Louis' merchandise will find that it is not too early to begin advertising his Christmas stock.

The Sea Coast Echo covers this territory like the proverbial dew. People subscribe for it, pay for it and read it! They will buy your goods preferably than trading out of town. But—you, Mr. Merchant, must tell 'em. Remember, the city papers, flood Bay St. Louis with out of town advertisements.

People read the ads and buy advertised goods.

ONE DISSOLUTION THAT PAID.

In 1911 the Standard Oil Company was dissolved by the Supreme Court. It had been attacked on the ground that it was a "million dollar trust." Just how well the dissolution has worked for the stockholders is shown by the fact that the New Jersey company is now worth \$1,000,000,000, the California company more than a billion and several other branches are approaching the billion dollar mark.

While the people of the United States have ceased to fear the size of large business corporations, such concerns are not without possible menace to the public welfare. For that reason, they should be rigorously confined to the respective areas of their operation and their activities in public matters scrutinized carefully.

GAMBLING ON STOCKS.

Credulous American citizens, some of them perhaps in Bay St. Louis, are reading of record breaking operations on the stock exchange and imagine fabulous fortunes being made overnight.

The sudden and continued prosperity which at present afflicts Wall Street is undoubtedly making millionaires but the average American citizen had better stay away. He will get his fingers burned if he doesn't.

Stocks are now selling, in many instances, well above a legitimate value, based on earning capacities of the companies. The warning, coupled with a few memo

ries of Florida real estate, should be sufficient for most people.

Man is very independent and he gets suddenly ill.

This Week.Copyright, 1927
BY ARTHUR BRISBANE**A Tornado Visits Europe**

Florida Is Sound

Introverts

Miss West Pities Women

William Howard Taft and Governor Smith are of the extrovert type.

There is something of the introvert and extrovert in every man. Charles Fourier told about it more than a hundred years ago, using the words "internal intuition, and external rational," which are better.

Miss Rebecca West, forceful young British person who writes well, pities American women. Their lives are tragic, says she. Many of them live parked high up in skyscrapers, "where they can't even keep a dog."

It's sad not to keep a dog in a skyscraper. But Miss West will know when she gets married that a baby or even a husband is a good substitute for a dog.

The latest eruption of Mount Etna "destroyed" thousand acres of fertile Sicilian land.

Frost, rain and sunshine will crumble the lava to dust.

Weeds will grow, soil will form. Earth worms will chew it up and those acres will be fertile again, and Etna will be a dead volcano.

There is no hurry, for according to Professor Millikan, men will live on this planet for a thousand million years longer.

The biggest fortunes are not always left by the greatest men.

Schubert, greater than a million ordinary millionaires, left ten dollars worth of property. Many unpublished songs sold for \$2.

Spinoza, great Jewish philosopher, who had taught millions how to think, left as the most valuable asset in his "estate" a pocket knife with a silver handle.

But he left a name worth more than the total capitalization of General Motors.

PASS CHRISTIAN ROTARY CLUB HEARS G'PORT SCHOOL SUPT.**Delivers Address to Boys in Place of Bro. Peter, Called Away on Business****RADIO STATION AT GULFPORT IS RAISED RECENTLY****WGCM Went on the Air Again After Its Expansion — Bay to Have Night**

Bro. Peter, president of St. Stanislaus College, who was to have addressed the Rotary Club of Pass Christian in that city Tuesday noon, was called away to Louisville, Ky., which precluded his date. The occasion was the Pass Club entertaining members of the football eleven of St. Joseph's Parochial School, a team of young fellows who played seven games this season, winning five, one tie and losing only one.

Supt. of City schools Brown of Gulfport, delivered the talk to the boys instead of Brother Peter, and spoke along inspirational lines. He told the young guests there were three kinds of boys, 1st, the ones who did nothing, 2nd, the ones who did what they were told to do, and the third who did without being told. He told them he felt sure it gave the Rotary Club more than ordinary pleasure and interest to have fostered the team through the season and finally, as a fitting climax, to have dined them in reception and tribute, for he said, it gave the older men always a great pleasure to lend a helping hand.

In the absence of President Vincent Smith, Sr., Rev. Father Leach, vice-president, presided. A communication was read from Biloxi Club announcing January 16th, date for annual intercity meet, and since Pass Christian last year captured the attendance prize, the hope was granted this privilege by the radio commission because the station has been so successfully conducted since its opening.

C. Hahn, Jr., radio mechanic for the Bay St. Louis store of the Gulf Coast Music Company announces that local fans will be given a particular happy pleasure in the near future when the station will observe a Bay St. Louis night each week at which time Bay St. Louis artists will appear on the programs.

The station since its enlargement has been on the air for several days and all local fans report that the programs come in very well indeed.

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The first kind needed in a wrong doer is to quit his wrong doing.

We are not going to turn for help to a higher power until we have ceased our wrong doing. The Bible says this of the first thing necessary: "Let the evil man forget his ways and the unrighteous man his thoughts."

The man who is always saying I am going to do this and that for you but does not do it, is a flunky. He wants the praise for generosity but does not deliver the goods.

So, the man who most truly reforms is the man who quits doing wrong, not the man who makes great promises. Most drunkards and most leaders of disorderly lives elsewhere are great promisers. They will tell you, while in their cups, that they are never going to drink another drop.

But the kind of reform today that we believe in is that of the man who quits doing wrong and makes no boast about it except to show his regret.

It is human to err and make mistakes. But when we have done so the most righteous thing we can do is to quit. Not to pray and not to resolve.

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The man who is always saying I am going to do this and that for you but does not

Announcing the Opening of Our 1929

CHRISTMAS CLUB

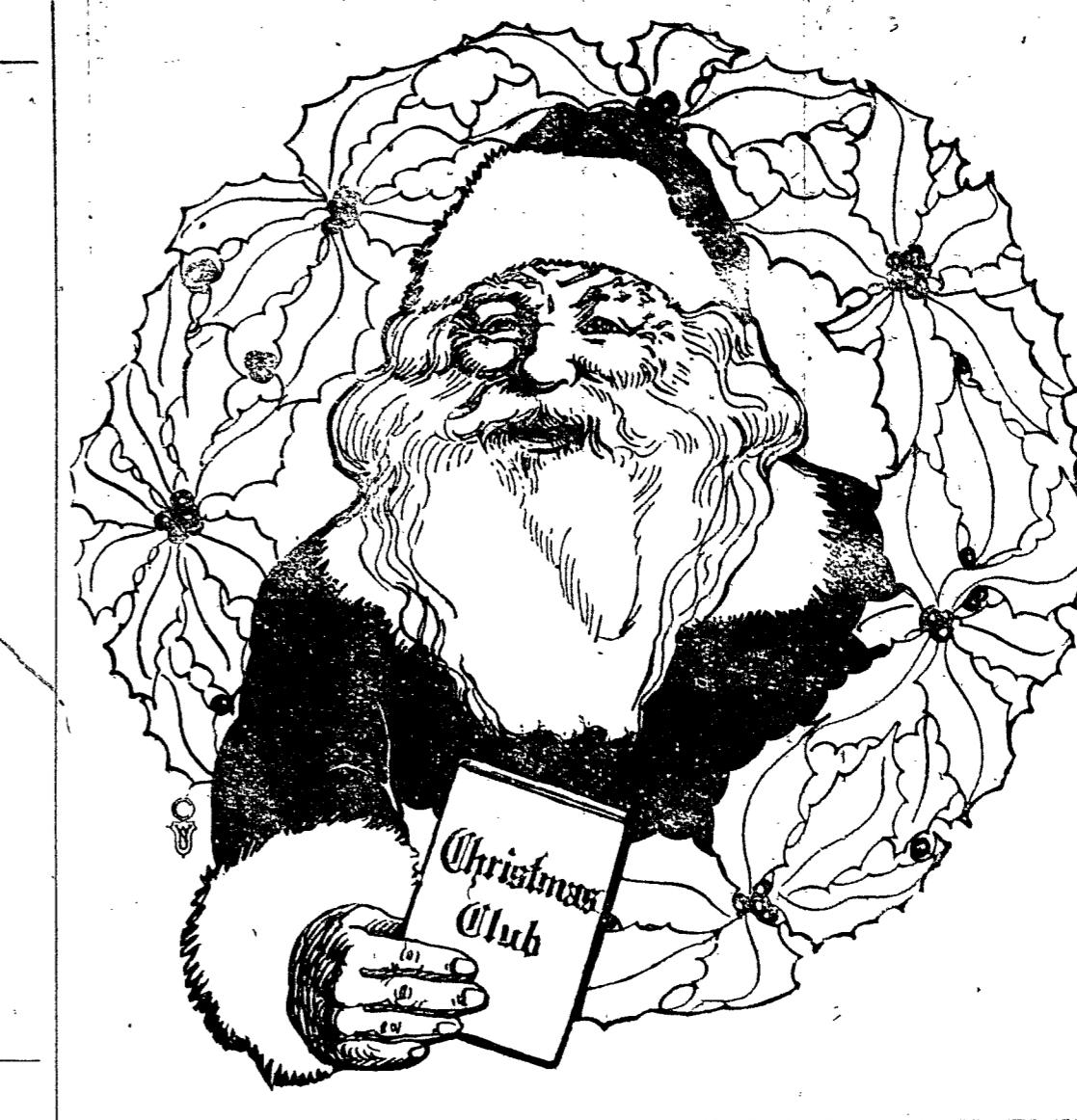
A THRIFT PLAN TO FIT EVERY POCKETBOOK



We
wish
You
a
**MERRY
XMAS**

We Extend
Our Cordial Holiday
Greetings

And to Our Wishes for Your Prosperity in the New Year, we join the Hope that this Institution may be permitted to serve You in all possible ways.



SELECT YOUR CLASS FROM THESE TABLES AND BRING IN YOUR FIRST PAYMENT

Start with 5c., increase 5c each week, in 50 weeks.....	\$ 63.75
Start with \$2.50 decrease 5c each week, in 50 weeks.....	\$ 63.75
Start with 10c, increase 10c each week, 50 weeks.....	\$127.00
25c Class, Deposit 25c each week, in 50 weeks.....	\$ 12.50
50c Class, deposit 50c each week, in 50 weeks.....	\$ 25.00

\$ 1.00 Class, deposit \$1.00 each week, in 50 weeks.....	\$ 50.00
\$ 2.00 Class, deposit \$2.00 each week, in 50 weeks.....	\$ 100.00
\$ 5.00 Class, deposit \$5.00 each week, in 50 weeks.....	\$ 250.00
\$10.00 Class, deposit \$10.00 each week, in 50 weeks.....	\$ 500.00

To this we add 4 per cent interest.

Merchants Bank & Trust Company

GEORGE R. REA, President

BAY ST. LOUIS, MISSISSIPPI

CITY ECHOES.

—Miss Elsa Sporl of New Orleans was guest over the week-end of the Misses Emma and Mae Edwards.

—Miss Maxine Mitchell visited friends and relatives in Gulfport over the holidays.

—Mrs. J. C. Buckley is spending several days in New Orleans visiting her mother, Mrs. Chrysler.

—Miss Glenn Sims had as her guest over the week end her sister, Miss Martha Sims, a teacher at the Wiggin school.

—Mr. and Mrs. Leo E. Kenney, Miss Irene Sellar, and Mr. and Mrs. Chas. G. Moreau heard Marion Talley sing her beautiful concert in New Orleans Friday night.

—Misses Carrie and Irwina Lorch of New Orleans were week-end guests of Mrs. E. J. Leonard arriving Saturday morning. Mrs. Leonard entertained them at luncheon Saturday at the Hotel Markham.

—Rene De Monluzin, Jr., student at St. Stanislaus College, was guest of Foster Fournier, student Tulane University, New Orleans, in the Pi Kappa Alpha fraternity dance Saturday night.

—Miss Mary Florida Cossar had as her guest over the Thanksgiving holidays her sister, Miss Elizabeth Cossar of Charleston. While here the Misses Cossar visited New Orleans for one day.

—Miss Attica Atkins and Miss Olga Terhune, teachers at the local school, spent the holidays with their home folks in New Orleans. They were guests at several Thanksgiving affairs while in the city.

—Miss Helen Vaughn of the Central school faculty spent Thanksgiving and the week-end visiting in the home of Mr. and Mrs. Walter M. Lampton who resides on the beach near Beauvoir.

—Mrs. S. J. Ingram and children spent Thanksgiving holidays visiting Mrs. Ingram's sister, Mrs. M. N. Tanner of Wilmer, Ala. Mrs. Ingram's mother, Mrs. W. C. Zeanah of Meridian, who also spent Thanksgiving at Wilmer accompanied the Ingram's home and will be here for an extended visit.

—Miss Lydia Boyd Blount, niece of Dr. and Mrs. C. M. Shipp, who has been visiting them since the summer, has accepted a position in Jopaulus as secretary to the master mechanic at the railroad office. She went from New Orleans Thursday night to assume her duties.

—Mr. and Mrs. George J. Muller and children of New Orleans former residents of this section, spent Sunday at Clemont Harbor visiting Mrs. Muller's parents, Mr. and Mrs. John Muller in their pleasant home. It is of interest to Coast friends to know that Mrs. Muller is with the auditing department of A. Baldwin & Company.

WORK AND PLAY AT S. J. A.

On Sunday, December 9th the Speeders of St. Joseph Academy, New Orleans, are going to play our Gold Jays. The game is scheduled for 2:30 and promises to be a good one. Both teams are out for a real hard fight and the game from start to finish is guaranteed to be a thriller.

The Speeders are the 1928 champions and their clean and speedy playing justifies their name. The New Orleans girls have not played here since 1926, when they were barely defeated in a hard fought game. So we invite all to come out Sunday afternoon at 2:30 and watch our Gold Jays down the city champs.

Children of Mary.

Both Junior and Senior Sodalities of the Children of Mary will go to Communion in a body at the 7 o'clock Mass on Saturday December 8, which is the Feast of the Immaculate Conception. Quite a large class of aspirants will be received into the Sodality Sunday night at 7 o'clock. At the close of the reception the Sodalists will meet at the convent for a little social.

We Wonder Why—

Edith felt so badly at the dance Saturday night?

Hazel enjoyed herself so much at the same dance?

Kate wanted Tulane to win?

Ruth and R. B. would not go to the dance?

Cassidy keeps a record of Duke's football scores?

Judy is especially proud of her class ring?

Frances and Kate want to know so

Endorses Sale Xmas Seals.

"The sale of Tuberculosis Christmas Seals has my hearty endorsement," says Rev. C. C. Clark, pastor Methodist Episcopal Church, Bay St. Louis. "At this season of the year when everyone is thinking of making others happy let us not forget the need of those unfortunate ones who are suffering from the ravages of the Great White Plague. Through buying Tuberculosis Christmas Seals you can manifest toward them the true spirit of Christmas."

Trap Shooting Expert

Gives Exhibition

Guy Ward, champion professional trap shooter of America, who is a guest for a time at the Inn-By-The-Sea, gave an exhibition to which the public was invited Thursday afternoon of this week at 2:30 o'clock, at the trap that has recently been completed at the Inn-By-The-Sea as an additional attraction and amusement to the guests of the hotel.

much about furniture?

Anna Mae is always singing "Chiquita?"

Dorothy and Marie made "someone walk home" after the game Sunday.

Dale had her class ring made too large?

Honors for November

Seniors: 1st Honors—Hazel Kergerion, Ida Mae Allington, Antonette Smith.

Second Honors: Judith Mauffray, Thelma Lee Dyess, Kathleen Renshaw.

Juniors: 1st Honors—Emmy Weiss, Agnes Bibby, 2nd Honors: Gracie Lou Weinacker, Loretto Smith, Anna Mae Blaize, Mary E. Schloegel, Dorothy Hubbard, Theresa Ward, Ruth Chauvet, Vivian Egloff, Dorothy Cassidy.

Sophomores: 1st Honors—Dorothy Daniels, 2nd Honors: Marie Quintin, Julia Roudin, Alice Lee Byrnes, Elizabeth Sigler.

Freshmen: 1st Honors—Eleanor Attaway, Catherine Benvenuti, 2nd Honors: Alice Feeney, Elizabeth Fitch, Nicolina St. Angelo, Elsie Lizana, Virginia Bell, Yvonne Lacoste, Virginia Graham Powers.

Eighth Grade: 1st Honors—Mary Louise Byrnes, 2nd Honors: Joyce Wolf.

Seventh Grade: 1st Honors—Alice Camors, 2nd Honors: Lois Wolf.

Sixth Grade: 1st Honors—Orelia Lince, 2nd Honors: Dorisine Quinton.

Fifth Grade: 1st Honors—Julia Lament, 2nd Honors: Cecil Mangieri.

Fourth Grade: 1st Honors—Sylvia Duncan, 2nd Honors: Dorothy Fayard.

Third Grade: 1st Honors—Irma Bell, 2nd Honors: Anne Benvenuti.

Second Grade: 1st Honors—James Ryan, 2nd Honors: Robert Greenberg.

First Grade: 1st Honors—Betty Roy, 2nd Honors: Joyce Spotorno.

Xmas Greeting Cards

A prettier and more distinct style of Christmas Greeting Cards at a cost below that of other years is offered patrons.

The Sea Coast Echo PRINTING DEPARTMENT

in endless variety and low prices.

Christmas Cards

with your name printed thereon will be more in vogue than ever this season. You will receive more than ever. Will you have any to send?

Consult the Printing Department of

The Sea Coast Echo

We Know How—

We Save You Money

Cards from \$1.00 up

BAY CITY MERCHANTS READY FOR EARLY XMAS RUSH AND SHOPPING

Citizens Are Urged to Read The Advertisements and Do Their Christmas Shopping Early—Fine Variety

On Display at Local Establishments

Christmas is in the air—

With the sparkling winter frosts Bay St. Louis has begun to catch the spirit of festivity and good cheer that will mark this year's holiday season as particularly appropriate.

The presidential election, with all its strife and turmoil, is past and Thanksgiving gone. The old candidate for honors is good old Santa Claus. Neighbors have new topics for conversation and friendships strained by political differences are being strengthened anew.

It's a short three weeks that looms ahead. In fact there's no reason why that unfailing harbinger of Christmas—the "Do Your Shopping Early" sign—should not be hung out for the first time here and now.

Merchants last week reported that buying for Christmas stocks this year had been more heavy than ever before. The choice of gifts and of merchandise in every line will be wide and attractive. Novelties that have never before appeared on the Christmas trading circles will make their appearance.

Those who pick first will naturally pick the best. That's a hint to the wise, and indications are that the crisp weather will bring a swirl of shopping to Bay St. Louis beginning this week and lasting until the annual visit of old Santa has become a reality.

All the thinking as relates to the amassing of tremendous stocks of beautiful and fine merchandise for the holiday season has been done by Bay St. Louis capable store executives. All that remains is for you to do your part.

To get thorough satisfaction and to avoid the rush that is sure to get in soon—

Do your Christmas shopping early and buy in Bay St. Louis as far as you can.

Captain and Mrs. John B. Bauchina are enhancing the beauty of their recently completed home at Clermont Harbor, with cement garden walls and ornamental trellis and other artistic effects. Formerly of New Orleans, Captain and Mrs. Bauchina will make Clermont their permanent home.

Shopping at Coast train both morning and evening at this point, through the instrumentality of Mr. Joseph Chalona has added to the desirability of the resort as an all-the-year-round place to live.

MILE-A-MINUTE MELODRAMAS IN "THE WHIP" FILM

Plot Enough to Start Twenty Revolutions—Dorothy Mackail, Ralph Forbes

Enough thrills and excitement to last a lifetime are packed into a few reels of film in "The Whip." First National's picturization of the famous stage melodrama which comes to the A. & G. Theatre Sunday and Monday.

For sheer, mile-a-minute melodrama, with deep-dyed villains, beautiful heroines, noble heroes and all the other familiar components of melodrama of this type, "The Whip" can scarcely be surpassed.

It has moreover, a cast of excellently chosen and directed players, a richness of setting and costuming found in few productions and a smoothness of dramatic technique which makes it all seem highly plausible.

To Dorothy Mackail goes first honors for her portrayal of the heroine, Lady Diana. Lowell Sherman, sleek and suave and unscrupulous cinematic villain contributes a delightfully subtle performance, and Ralph Forbes is a thoroughly satisfactory hero.

Newly arrived Anna Q. Nilsson looked more beautiful or striking than in her role of "Madame d'Aquila," a woman of the world who lends a hand to Mr. Sherman's innumerable connivings.

Mrs. E. E. Ashcroft visited in New Orleans during the holidays.

—Misses Lois and Lucille de Armas were guests at a delightful house party in New Orleans as guests of Miss Minnie Eby from Wednesday to Sunday. They attended the Tulane L. S. U. game Thursday.

Classified Ads

FOR SALE—One lot of 40 chickens, ranging in size from 5 weeks to 2 years old. Have no room for them. \$22.50 for the lot. 309 East Beach, Pass Christian.

FOR SALE—Assorted lot second hand lumber, grade B and better, cheap. Apply Dunbar and Barnett avenues.

FOR RENT—Double Cotting on Third street, near St. Charles, partly furnished, modern conveniences. Rent \$5.00 per month payable in advance. Bath room not to be used for washing clothes—must be kept in good condition. Reference requested. J. P. Drake, Agent, office opposite courthouse, telephone 227 or 151.

FOR SALE CHEAP
Motor boat, first class condition. Phone 134. V. E. Lizana, Waveland. 3-1.

BOOKKEEPING SERVICE
An experienced bookkeeper, proficient and well connected, wishes to communicate with parties desiring the services of such. General accounting, bookkeeping, installation of cash register, record keeping, etc. 215 Belvoir St. Vicksburg, La. 3-1.

WOOD FOR SALE
Dry, well seasoned pine wood, \$3.75 rink. Fire place lengths oak and pine reasonable. Above prices undelivered. At Brown's Vineyard.

IRON KITCHEN STOVE
An iron kitchen stove, good condition, \$10.00. Phone 134. V. E. Lizana, Waveland. 3-1.

HOTEL MARKHAM
200 rooms \$25 up
Convenient to where
EVERYTHING
ON THE
GULF COAST
GULFPORT

C. L. REAB
Contractor and Builder.
GENERAL REPAIRING
ESTIMATES FURNISHED
WORK GUARANTEED
RESIDENCE—114 BURNETT ST.
Phone 312.

Mirrors of Mississippi

By Edgar S. Wilson

Jackson, Miss., Nov. 28.—Both houses of the Mississippi legislature have passed resolutions to a joint session Saturday, December 1. The extraordinary session of the legislature convened on October 1 and if the legislature shall adjourn by December 1, it will have been in session two months. There are some big matters to be disposed of yet and just what the outcome will be is the sheerest speculation. There seems to be a universal desire on the part of the people in every county in the state for permanent highway legislation and judging from the expressions of press and people, there will be a widespread disappointment if the extraordinary session adjourns without enacting a first class road program.

Hon. Wiley H. Potter, the able, fearless and conscientious circuit judge of the capital district of Mississippi bore down hard in his charge to the grand jury against those who were fully violating the road laws of the state. Unless something is done to check reckless driving it will be almost like committing suicide for law-abiding persons to exercise their legitimate right to use the public highways. In England the other day a reckless automobile driver was fined \$250.00 and broken of his license for life.

The Progressive Era, the official journal of the Mississippi State Progressive Association at Jackson, is being highly commended by press and public for the splendid manner it contains from issue to issue. This magazine circulates largely in the middle west and already it is bringing hundreds of eager inquiries from those congested centers of population where lands sell from \$150 to \$600 an acre and bring an income far larger than the lands in Mississippi which are being sold at a much lower figure. This publication is an adjunct to the weekly press which has done and is doing so much work in and week out for Mississippi.

The franchise article of 1890 of the constitution requires a person offering to vote to pay all taxes for the previous two years, including poll tax. The payment of the poll tax of \$2.00 on or before February 1 of the year in which one offers to vote, for the two preceding years, was not made compulsory by the wise men who built the constitution of 1890, because they believed that vice and incompetency would default and therefore give virtue and intelligence a peaceful majority at the ballot box.

Time justified and gratified that hope and expectation.

The supreme court has ruled that circuit judges and chancellors under the law can not preterm their terms of the court.

Since a very cold winter is predicted, the suggestion is being made that premature candidates may become so severely frost bitten as to be unable to thaw out before the state wide primary of 1931.

METHODIST PASTOR AND WIFE GIVEN RECEPTION HERE

Missionary Society Entertains in Compliment to Rev. and Mrs. C. C. Clark

One of the most delightful social meetings of some time was held Tuesday night of last week when the ladies of the Methodist Missionary Society entertained in compliment to Rev. C. C. Clark, new pastor and his wife, at a reception in the home of Mrs. E. J. Leonhard of North Front street which more than 125 people from the Bay attended.

In the receiving line were Mrs. Leonhard, Dr. Jas. A. Evans, superintendent of the Sunday School, Rev. and Mrs. Clark, Mrs. C. M. Shipp, president of the Missionary Society.

The reception room was lovely with its seasonal chrysanthemums. The dining room was dressed with a color scheme of deep rose and white predominating, the table laid with a white lace cloth over deep rose and with rose tapers and a center piece of rose and white carnations.

Tea and coffee were poured, Mrs. Fred Wright and Mrs. John Osoinach presiding during the earlier part of the evening and Mrs. Leo Hatten and Mrs. A. P. Smith the latter part of the evening.

Eight charming members of the Young People's Missionary Society served as tea girls, Misses Myrtle Ansley, Maxine Mitchell, Myrtle Baker, Ione Canty, Mary Bourgeois, Ethel de Armas, Armide Del Bondio, and Lydia Boyd Blount. Sandwiches and salted nuts were served.

The pleasant social hour arranged by the committee of Mrs. Jas. A. Evans, C. C. McDonald, E. S. Drake, and E. J. Leonhard proved most enjoyable and Rev. and Mrs. Clark were happily welcomed to the Bay community.

Honored guests for the occasion were Mr. and Mrs. Alexander Allison who recently moved to New Orleans and came over for the reception.

Reel to Real Romance



Photo shows Dolores Costello, the bride of John Barrymore. They were married ahead of schedule to foil foes who were making attempts to keep them from marrying. Dolores Costello was formerly the leading lady of the popular stage and screen idol.

Widening Highway On The Curve

The curve on the Old Spanish Trail where the highway leaves the beach west of Pass Christian and turns northward on its approach to the traffic bridge over the Bay of St. Louis is being widened and to each side of the road at the curve a triangular space adjacent to the curve is being paved. The county road crew from beat 3, under the direction of I. Allen is preparing the shell foundation for the asphalt top which the Southern Paving Construction Company will lay. This curve has been most abrupt and motorists found it hard to make especially on the west side and the wider road will alleviate this difficulty and prove safer for cars.

12,000-Acre Tract Is Purchased by Lumber Firm

Hattiesburg, November 26.—Sale of 12,000 acres of timber lands to the Batson-Hatten Lumber Company by the Newton Naval Stores Company has been announced here by officials of the purchasers. The timber is located in Forrest and Perry counties and will enable the Batson-Hatten mills to operate for five or six years longer.

The Newton family is gradually disposing of their holdings in this section in order to concentrate their naval store operations in Georgia, it is said. The Newtons formerly operated a large turpentine plant at Brooklyn, Forrest county. This was later moved to Carnes. It is understood that operations there will cease in the near future.

COMMISSIONERS LET BIDS AND MAKE AGREEMENT

Meeting Monday is Occupied With Routine Work and Several Important Matters

The city commissioners were occupied at the regular meeting Monday with several matters of routine work. They authorized the borrowing of the needed funds for school purposes, approximately \$3,000, to be repaid at the bank after the collection of 1928 taxes.

Bids were ordered to be advertised for clam shells by the car load, these shells to be used for street paving and repair work.

Bids were advertised for a Dalton multiple machine the new machine price to include a trade in on the Burroughs adding machine now owned by the city. The new machine will be used in computing the city's accounts.

A contract was let to Chas. Wells for cutting down a tree on Union street adjoining St. Stanislaus College grounds, the removal of this tree being found necessary to allow for the placing of the sidewalk which the college will build here. An agreement was made between the city and St. Stanislaus College that in exchange for the College deeding to the city at a street an eight foot strip on Booker street between Nicasia and St. Francis streets beside the College stadium, the city would assume all expenses for removing the old wall along the college grounds on Union street and removing the oak tree.

Car Goes Into Ditch.

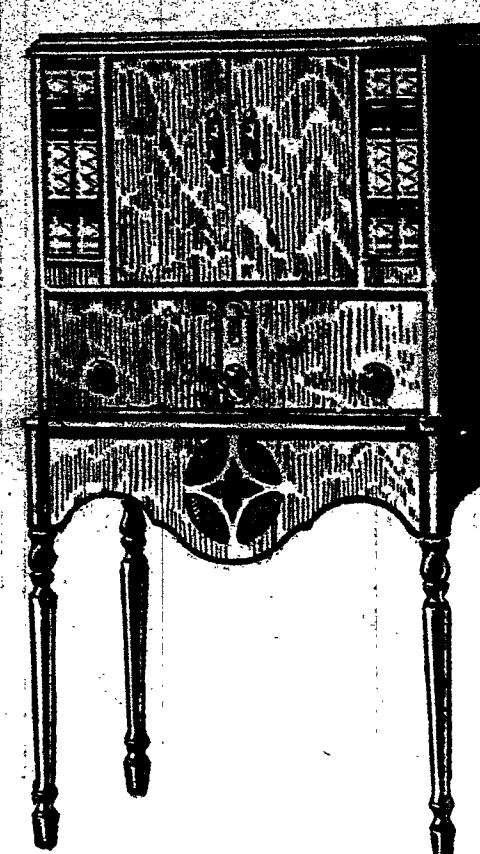
A Ford from Bogalusa containing Mrs. Louis Burns and a lady whose name was not learned skidded just before noon last Wednesday on the Old Spanish Trail west of Bay St. Louis, and was caught in the loose gravel, going across the road and into a ditch at the side of the road.

The accident occurred as the car was trying to avoid collision with another car. Mrs. Burns, whose daughter is a teacher in Bay high school, was en route here to take her daughter back to Bogalusa for the holidays. Mrs. Burns and friend were taken to the office of Dr. A. P. Smith where they were found not to be injured other than a cut on the face of Mrs. Burns' companion, sustained as she fell forward against the glass in the car.

Not Quite That Bad

Mr. Smith: And I suppose you argued with him until you were black in the face?

Mr. Smith: No, just around one eye.—Montreal Star.



Victrola--Radiola

COMBINATION 7-11

\$250.00 Complete

We are exclusive dealers and maintain service for—

MAJESTIC — RADIOLAS

CROSLEY—FRED EISMANN

Gulf Coast Music Co., Inc.

—On The Beach— GULFPORT
BAY ST. LOUIS, Owners of Radio Station WGCM

Hancock County Insurance Agency

INSURANCE

IN ALL ITS BRANCHES

CASUALTY BONDS FIDELITY JUDICIARY

Let Us Take Care Of Your Needs

A. A. Scafide, S. L. Tagman, Agents.

Phone 108, Hancock County Bank

"A" FORD WINS GERMAN TEST

New Model Takes Utility And Reliability Contest Overseas

ALLOWANCES OF CITY COMMISSIONERS, BAY ST. LOUIS.

Bay St. Louis, Miss., Dec. 1, 1928

The following bills were allowed, approved and ordered paid out of the following funds:

City Fund

Chas. Traub, Sr., Mayor's sal. \$225.00
F. H. Egloff, Com. salary .225.00
S. J. Ladner, Com. salary .225.00

August Taconi, street com. cal. 125.00
Felix Fayard, janitor's sal. .60.00

R. L. Genin, city atty. sal. .100.00
W. T. Adam, meat ins. sal. .30.00

Roland Cuevas, pound keep. sal. .50.00
Edward Jones, stenog. sal. .25.00

Alcine Saucier, police salary .90.00
Mark Oliver, police salary .100.00

Leon P. Capdepon, police sal. .90.00
Eugene Joyner, fireman sal. .75.00

Fahay Undertaking Co., Ambulance trip to Gulfport for .10.00
Mark Oliver .10.00

F. H. Egloff, stamps for office 5.00
Sou. Bell Tel. Co., phone .47.60

Standard Oil Co., mdse. .6.50

W. J. Miller, state revenue agent, 20 per cent damages .81.20

Hill Climbing, perfect scores in on delinquent taxes .23.20

Cross Country: perfect scores in classe 2 .10.00

High Speed: First award in class 1; second in class 2 .10.00

Slow Speed: highest points in class 1 .10.00

Brake Test: First award in class 1 .10.00

The Ford car also showed the lowest fuel consumption per liter .10.00

The hill climbing contest was held over the road between Schreiberbau to Neue Schlesische Baude, the crest of which had never before been opened to traffic. The course is considered by Germans to be the steepest and most difficult in Europe.

The contests were open to all makes of cars and the Ford was in competition with many cars of much higher price. The cars were judged not for speed and reliability alone, but for all those qualities constituting good performance in an automobile.

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Merry Christmas

OUR CHRISTMAS CLUB IS FOR EVERYBODY

Fathers, Mothers, the boys and girls, all can join. You will never miss the small weekly deposit that would otherwise slip through your fingers.

Join Now, While the Clubs are Forming

Next Xmas you will have the ready cash for gift purchases, insurances, taxes and other bills.

**THE SUREST WAY TO HAVE MONEY IS TO SAVE
WE HAVE A PLAN TO FIT YOUR PURSE**

Here's how to join. Simply select the amount you desire to deposit weekly, bring it to the bank, make your first deposit, then deposit this amount, the first of each week, as per table below:

STRAIGHT WEEKLY PAYMENTS.		INCREASING WEEKLY PAYMENTS		REDUCING WEEKLY PAYMENTS.	
Deposit	Pays	Deposit	Pays	Deposit	Pays
\$.25 Each Week for 50 Weeks.	\$ 12.50	1c 1st Week, Increase 1c Each Week	\$ 12.75	\$ 1.00 1st Week, Reduce 2c Each Week	\$ 25.50
.50 Each Week for 50 Weeks	25.00	2c 1st Week, Increase 2c Each Week	25.50	2.50 1st Week, Reduce 5c Each Week	63.75
1.00 Each Week for 50 Weeks	50.00	5c 1st Week, Increase 5c Each Week	63.75	5.00 1st Week, Reduce 10c Each Week	127.50
2.00 Each Week for 50 Weeks	100.00	10c 1st Week, Increase 10c Each Week	127.50		
5.00 Each Week for 50 Weeks	250.00				

We add interest at the rate of 4 per cent per annum.

HANCOCK COUNTY BANK

Bay Saint Louis, Mississippi.

Merry Christmas

The Sea Coast Echo

CITY ECHOES

—Miss Martha Hall accompanied Miss Mabel Burns to her home at Bogalusa for a visit over the holidays.

—Patrons living out of town have to select and print their holiday greeting cards. Write the Sea Coast Echo, Printing Department.

—Miss Julia Blaize was a visitor to New Orleans over the weekend attending a delightful dance.

—Girls, Girls.—Look over our line of gifts for your boy friends, we have many new ideas in all lines.—Beach Drug Store.

—George Walker and son, George Rea Walker of Greenville, spent the week-end with Mr. Walker's brother-in-law, George R. Rea.

—Candy — Always a suitable Xmas Gift, when you are at a loss to know what to send. We have Mailard's, Huylers', Elmer's and Whitman's candy lines.—Beach Drug Store.

—Miss Willie Lee Young of the school faculty, spent the Thanksgiving holidays at her home in Hazelhurst.

—Miss Welch has on sale the celebrated line of Gibson art Christmas cards from one cent up.

—Miss Agnes and Annette Schulz and brother, Paul, spent the week-end visiting the Wallis family in Mississippi City.

—The Sea Coast Echo's line of Christmas greeting cards exceeds that of other years in design and effectiveness, and at a saving unheeded. We print and supply as low as \$1.00.

—Boys, just let the Beach Drug Store show you their line of Gifts for your sweetheart. Come early and select your gift; make a small deposit and we will hold it for you.

—Mrs. A. Mazarro and children of New Orleans, spent the week-end in Bay St. Louis visiting Mrs. Mazarro's parents, Mr. and Mrs. S. Moton of Boardman avenue.

—See Miss Welch's fine line of Gibson's art Christmas cards.

—Gifts for Children are very hard to select; we have a variety of games—Hearts, Old Maids, Pit, Rook, Checkers, etc.—Beach Drug Store.

—Beautiful and artistic Christmas greeting cards at The Echo Printing Department, with names printed on surface—engraved cheaper than ever.

—Hon. Edgar Driver, soon to be of his wife, moved down from their home at Monticello, Miss., and spent the Thanksgiving holidays with his relatives, Mrs. C. P. Driver and son, William S. Driver, also Mr. and Mrs. W. W. Stoddard.

It will pay you, whether you wish a dozen, twenty-five, fifty or more cards. Don't wait till the last moment, please.

—Xmas Cards—The Beach Drug Store has a beautiful line.

—An attractive advertisement appears in this issue of The Echo for the Gulf Coast Music Store, on the Beach front, featuring Victrolas and Radios. The supreme gift for the family. Sold either cash or on convenient club terms.

—The Beach Drug Store has a beautiful line of Schaeffer Fountain Pens, Pencils and Desk Sets.

—Miss Welch has a complete line of Christmas cards, Christmas wrapping paper cards and ribbon.

—Among those from Bay St. Louis attending the Thane-L. S. U. game Tuesday were Miss Ethel de Armas, Miss Genevieve Green, Miss Marjorie Farnham, Mrs. C. C. McDonald, Miss Lydia Boyd Blount, Mr. and Mrs. H. C. Glover, Dr. A. P. Smith, Mr. and Mrs. Leo Seal.

—Just twenty more days before Xmas—Have you selected your gifts? The Beach Drug Store has just received a lovely stock of novelties and gifts that will please everyone.

—Mr. and Mrs. Jos. J. Ritay turned to their winter home at New Orleans Sunday, after enjoying the delightful Thanksgiving weather on the Coast. Mrs. Ritay recently returned from the U. D. C. convention in Houston, Texas, which she attended as a delegate and assisted in getting the 1929 convention at Edgewater Park.

—Have you a friend to remember this Xmas and you are at a loss to know what to get? Come in and let us help you. We have gifts for the children, boy or girl, mothers, fathers or the sweetheart.—Beach Drug Store.

—We have under consideration the employment of a full time Certified Public Accountant to make a complete audit and analysis of member banks periodically, also to prepare Income Tax Returns. This will render a special service to ourselves by giving us a better knowledge of our affairs, then it will help to prevent defalcations, or at least any repetition of same.

—We have not yet been in existence long enough to accomplish all our endeavors. But give us a year hence and we hope to prove our Coast Clearing House Association has been beneficial to all.

—We have been able to get better acquainted with one another and the friendships and fellowships thus established are well worth while. We are now on a better understanding among our members.

—Our competitor is not as bad as depicted. After you know him, he is often very agreeable and obliging.

—Co-operating stores are endeavoring to make better sales figures banks and to give the public more efficient service, and to establish relations to be enjoyed by stockholder as well as customer.

CARD OF THANKS.

We wish to extend thanks to our friends and relatives for kindness and sympathy shown us during the illness and at the death of our father, Ferdinand Joseph Ramond, Sr. THE FAMILY
Bay St. Louis, Miss., Nov. 5, 1928.

GEORGE R. REA IS SPEAKER AT BANK GROUP MEETING

(Continued from Title page)

urday noon, we requested our Representative, Mr. Bryan Russell, to introduce a bill to permit ALL the Banks on the Gulf Coast to close at noon on Saturday and this became a law on November 9th, 1928.

American Institute of Banking

Realizing the importance of establishing a Chapter of the Institute on the Gulf Coast, we invited Mr. E. F. LeBreton, member of the Executive Council, to address the officers and employees of our member banks. This took place on October 19th, and there was present about one hundred or more. Mr. LeBreton gave us a very interesting talk, and, thereupon, a permanent organization was formed. We expect to organize one or more group study classes.

Taxation

After much study and discussion on the matter of having banks assessed on the same basis as other moneyed capital, we decided to make a test case, and Mr. Tonsmire, president of the First National Bank of Biloxi, agreed to allow his bank to be the test suit, provided his bank's attorney handled the case. The suit is now in progress and will be pushed through the Federal Courts.

Many states in the Union now have similar suits in progress, which prove that this matter of bank taxation is a national one.

Bank Audit

We have under consideration the employment of a full time Certified Public Accountant to make a complete audit and analysis of member banks periodically, also to prepare Income Tax Returns. This will render a special service to ourselves by giving us a better knowledge of our affairs, then it will help to prevent defalcations, or at least any repetition of same.

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FINE HANDWORK.

A display of unusually fine hand work including embroidery, crochet and fine sewing is to be seen in the home of Mrs. J. C. Roland, where a few of his friends have called recently and received from him some handsome Christmas gifts.

IN SOCIAL CIRCLES
(By Our Society Editor)

ENTERTAINS "CAT" CLUB.

Throughout the past summer a group of friends who enjoyed a good game of bridge played weekly, familiarly called themselves the "Cat Club," and who disbanded in the late summer when certain of the members returned to the city for the season, had an unusually happy meeting Saturday night of last week when Mrs. E. J. Leonhard entertained at a bridge dinner. As the members arrived each announced her approach with the usual cat-call, "Meow-meow," creating joy and laughter. As they entered the dining room of Leonhard home they found themselves in a veritable "cat" palace with this chosen decoration used on window shades over the chandelier, about the table as place cards and as favors, each favor lighted with a taper. The hostess had planned a delicious dinner. After dinner the guests played several spirited games of bridge, the prize for high score being won by Miss Emma Edwards and the low score prize by Miss Irwin Lorch. Those enjoying the reunion party were Mrs. J. U. Jordy, Misses Emma and Mae Edwards, Miss Elsa Sporl, Misses Carlene and Irwin Lorch and Mrs. Leonhard. Mrs. Winfield Partridge substituted for Miss Hilda Sporl who was detained in New Orleans, unable to attend.

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